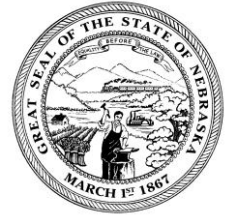


STATE OF NEBRASKA

DEPARTMENT OF INSURANCE

Bruce R. Ramge

Director



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NEWS RELEASE

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FOR IMMEDIATE RELEASE

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Preliminary ACA Plan Rates Released

The Nebraska Department of Insurance has posted to its website a sample rate comparison chart for health insurance plans that are expected to be sold on the federally facilitated marketplace. The four companies that will be participating in the federally facilitated marketplace are CoOpportunity Health, Blue Cross and Blue Shield of Nebraska, Coventry Health of Nebraska and Time Insurance Company. The rates shown are subject to review by the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight (CCIIO). The rates that are being displayed are for educational purposes only and do not include every age or every possible situation that may be applicable to every person. The rate comparison chart is available on the Department's website at <http://www.doi.nebraska.gov/aca/consumer/2015RateScenarios.pdf>.

"Under the federal Affordable Care Act, it appears that resulting health insurance costs will be increasing for most Nebraskans. Specific results will be largely dependent on each person's individual situation such as age, the level of existing insurance, the use of tobacco products, and the new plan selected. Nebraskans will be able to get more information about specific rates and plan summaries by visiting the federal government's website at www.healthcare.gov or by calling the federally facilitated marketplace call center at 1-800-318-2596 in November. Your local insurance agent will likely be best suited to assist you in understanding what insurance plan is right for your needs," said Bruce Ramge, Director of the Nebraska Department of Insurance.

About the Rate Comparisons

The comparison scenarios are based on the different metal tiers, family status, geography and tobacco use. Individual premium rates will be different based on geography, tobacco use, and age. Please note that this information is for educational purposes and your premiums may be different.

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Plan Levels Sold in the Federally Facilitated Marketplace:

- Platinum: 90% of costs covered by insurance
- Gold: 80% of costs covered by insurance
- Silver: 70% of costs covered by insurance
- Bronze: 60% of costs covered by insurance
- Catastrophic: less than 60% of costs covered by insurance

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